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ABSTRACT

Participation levels for 1983-1984 for two student financial aid programs provided by the State of Alaska and one regional student exchange program are reported. Brief descriptions of these three programs are also provided: the Alaska Student Loan Program, the Western Interstate Commission for Higher Education (WICHE) Student Exchange Program, and the State Educational Incentive Grant Program. In addition to data on participation rates for the programs, information is included on: loan award amounts, loans to undergraduate and graduate students, loan repayments, loan defaults, exchange fields, and WICHE program support fees. Statistical tables cover: mean loan amounts per recipient by in-state/out-of-state level, 1980-1984; 10 top states of attendance for Alaskans with undergraduate loans, 1979-1984; in-state and/out-of-state attendance by student level, 1982-1984; distribution of borrowers by foreign country by attendance, 1983-1984; WICHE support costs by field of study, 1983-1984; distribution of students receiving state educational incentive grants, 1978-1984; yearly summary of undergraduate and graduate student loans, distribution of Alaska state loans for students attending in Alaska, 1983-1984; institutions at which at least 50 Alaska student loan borrowers attended, 1983-1984; percent of undergraduate and graduate loans used in Alaska. (SW)

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STATE OF ALASKA

STUDENT FINANCIAL AID PROGRAMS

ANNUAL REPORT
1983-1984

Alaska Commission on Postsecondary Education
Pouch FP, 400 Willoughby Avenue
Juneau, Alaska 99811

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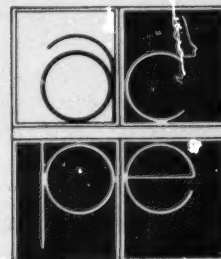
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FINANCIAL AID
PROGRAMS
ANNUAL REPORT
1983-84

Document Number 85-1

Alaska Commission on Postsecondary Education
Pouch FP, 400 Willoughby Avenue
Juneau, Alaska 99811

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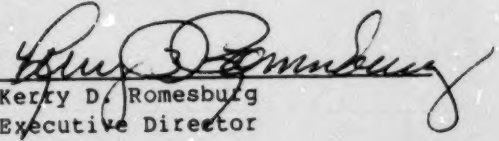
Ms. Robin Stephens
Program Assistant

PREFACE

The Annual Report on Alaska Student Financial Aid Programs for 1983-84 is hereby transmitted to the Governor and the Legislature of the State of Alaska. The Student Loan Program is administered by the Alaska Commission on Postsecondary Education with advice and guidance of the Student Financial Aid Advisory Committee. Membership of this advisory committee for 1983-84 included:

Ms. Patricia Abney, Chairman (Anchorage)
Ms. Patricia Clark (Fairbanks)
Ms. Ida Greiner (Fairbanks)
Ms. Carol Johnsen (Sitka)
Ms. Marie MacKenzie (Anchorage)
Dr. Ed Nichols (Anchorage)

The Commission and staff wish to express their gratitude for the work of this advisory committee.


Kerby D. Romesburg
Executive Director

August 1984
(Date)

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INTRODUCTION

The State of Alaska provides student financial assistance for postsecondary study through three programs: the Alaska Student Loan Program, the WICHE Student Exchange Program, and the State Educational Incentive Grant (SEIG) Program. The three programs provide Alaskans with access to postsecondary education which otherwise might not be available. Through the loan and grant programs direct financial assistance is awarded to students in an effort to remove or lessen financial barriers to postsecondary education. Through the student exchange program, Alaskans have access to graduate, professional, and highly specialized fields which are unavailable in-state.

This report briefly summarizes each of these programs and the participation levels for 1983-84. The Student Loan Program will be discussed first, then the WICHE Student Exchange Program, and finally, the Incentive Grant Program.

ALASKA STUDENT LOAN PROGRAM

The Alaska Student Loan Program is one of the most successful programs offered by the State of Alaska. Its purpose is to provide low-interest loans to Alaskans wishing to pursue education and training at a postsecondary level. The program has grown from serving just over 1,000 Alaskans, in 1971-72, to the current 1983-84 level of serving nearly 15,000 Alaskans.

The Alaska Student Loan Program had its origin in a program of scholarship loans established by the 1968 Alaska State Legislature. This program was amended in 1970 and completely restructured in 1971, when the Legislature established the loan program generally as it exists at present. In the twelve years of operation since then, nearly 63,000 student loans have been awarded to Alaskan residents, for a total of nearly \$150 million.

Educational loans of up to \$6,000 and \$7,000 per year for undergraduate and graduate study, respectively, are provided to eligible state residents. These loans, to be used only to offset the costs of tuition, room, board, and books, offer the borrower a ten-year repayment period at an annual interest rate of five percent. The loans may be used for full-time attendance at any accredited or approved college, university, or vocational-technical program. An incentive of up to fifty percent cancellation is offered to those borrowers who reside in Alaska after completion of their programs of study.

Program Summary

During the 1983-84 school year over 16,000 loans were awarded, and 14,785 were finalized and used for postsecondary attendance. Of these 14,785 loans, 50.5 percent were for attendance in Alaska, and 49.5 percent were for attendance out-of-state.

Undergraduate loans continue to dominate the loan volume, with only 13.2 percent of the 1983-84 loans going for graduate study. The largest single group of loans were for freshman borrowers, who accounted for 27.7 percent of all the 1983-84 loans.

Alaskans use these loans for study throughout the United States, and in a number of foreign countries. During the 1983-84 loan year, students from Alaska used state loans for attendance in every state in the Union and in seventeen foreign countries. The most frequent choice continues to be Alaska by more than a four-to-one margin over any other state.

Loan Award Amounts

The average loan award continued to rise slightly in 1983-84, following the dramatic rise in 1981-82 when the borrowing maximums were raised. For 1983-84, an undergraduate average loan was \$4,171 while the average graduate loan was \$5,097. Out-of-state student loans continue to be higher, on the average, than in-state loans, due largely to non-resident tuition fees. This is graphically presented in Figure 1. It is anticipated that the trend toward higher average loans will continue in the years ahead as tuition rates continue to increase.

Table 1 contains average loan amounts by student level for the last three years, 1981-82, 1982-83, and 1983-84. In general all loans, regardless of level, have steadily increased, for students attending in-state, and have leveled, or even dropped slightly, for those attending out-of-state. The out-of-state borrower averages a higher loan amount than the in-state borrower for every classification other than vocational.

FIGURE 1
MEAN LOAN AMOUNT FOR ALL LOANS
IN-STATE, OUT-OF-STATE, AND COMBINED

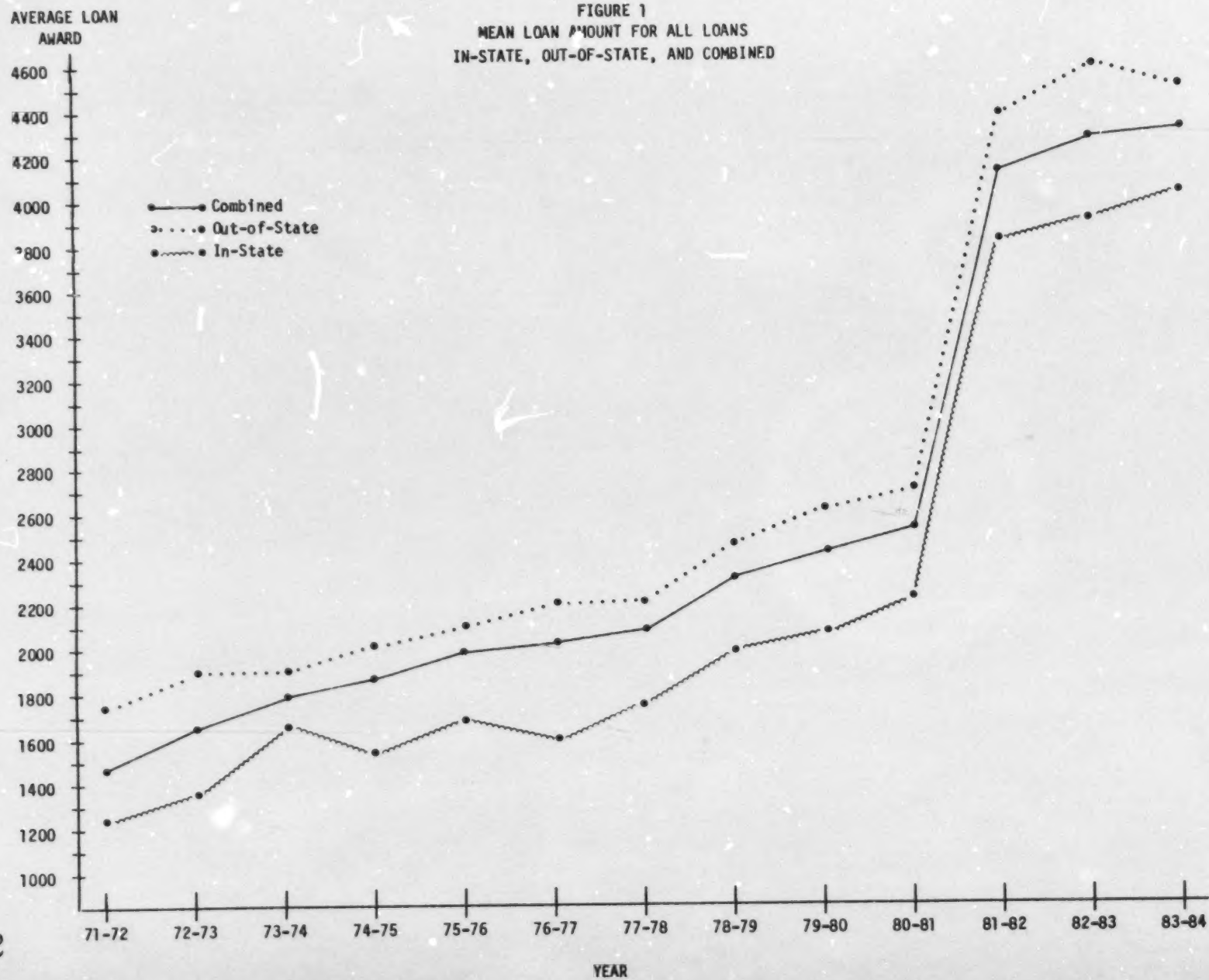


TABLE 1
MEAN LOAN AMOUNT PER RECIPIENT BY
IN-STATE/OUT-OF-STATE AND STUDENT LEVEL
1980-81 thru 1983-84

Student Level	In Alaska			Out-of-State			Combined		
	81-82	82-83	83-84	81-82	82-83	83-84	81-82	82-83	83-84
Freshman	\$3,485	\$3,236	\$3,275	\$3,985	\$4,322	\$4,166	\$3,727	\$3,739	\$3,681
Sophomore	3,782	3,693	3,687	4,056	4,371	4,377	3,925	4,046	4,045
Junior	3,758	3,705	3,889	4,200	4,503	4,541	4,000	4,143	4,249
Senior	3,722	3,745	3,920	4,041	4,480	4,450	3,897	4,140	4,180
Vocational	4,645	5,076	5,224	4,925	4,769	4,544	4,812	4,996	5,028
Undergraduate	3,751	3,847	3,992	4,180	4,432	4,377	3,977	4,122	4,171
Graduate	4,630	4,454	4,527	5,401	5,336	5,257	5,218	5,129	5,097
TOTAL	\$3,796	\$3,872	\$4,013	\$4,345	\$4,558	\$4,502	\$4,098	\$4,213	\$4,255

Undergraduate Loans

The number of undergraduate students receiving loans under the state program has increased greatly over the past twelve years. In 1971-72, 990 undergraduates received assistance, while in 1983-84, the number has grown to 13,449. Of these 13,449 loan recipients, 53.3 percent used their loans for attendance in Alaska, and 46.7 percent used their loans out-of-state. The states most frequently chosen by undergraduates in 1983-84 are presented in Table 2.

The consistency of student choice over the past few years is quite high. Alaska remains the most frequent choice for undergraduate attendance this year, as it has been in the past, followed by Washington, Oregon and California.

The average loan amount increased in almost every case, with the most pronounced increase in loans for attendance in Arizona, Colorado, and Alaska. Hawaii continues to be one of the states for which undergraduate loan amounts are the lowest, (\$3,426), and two of the top ten states of attendance have lower average loans than does Alaska.

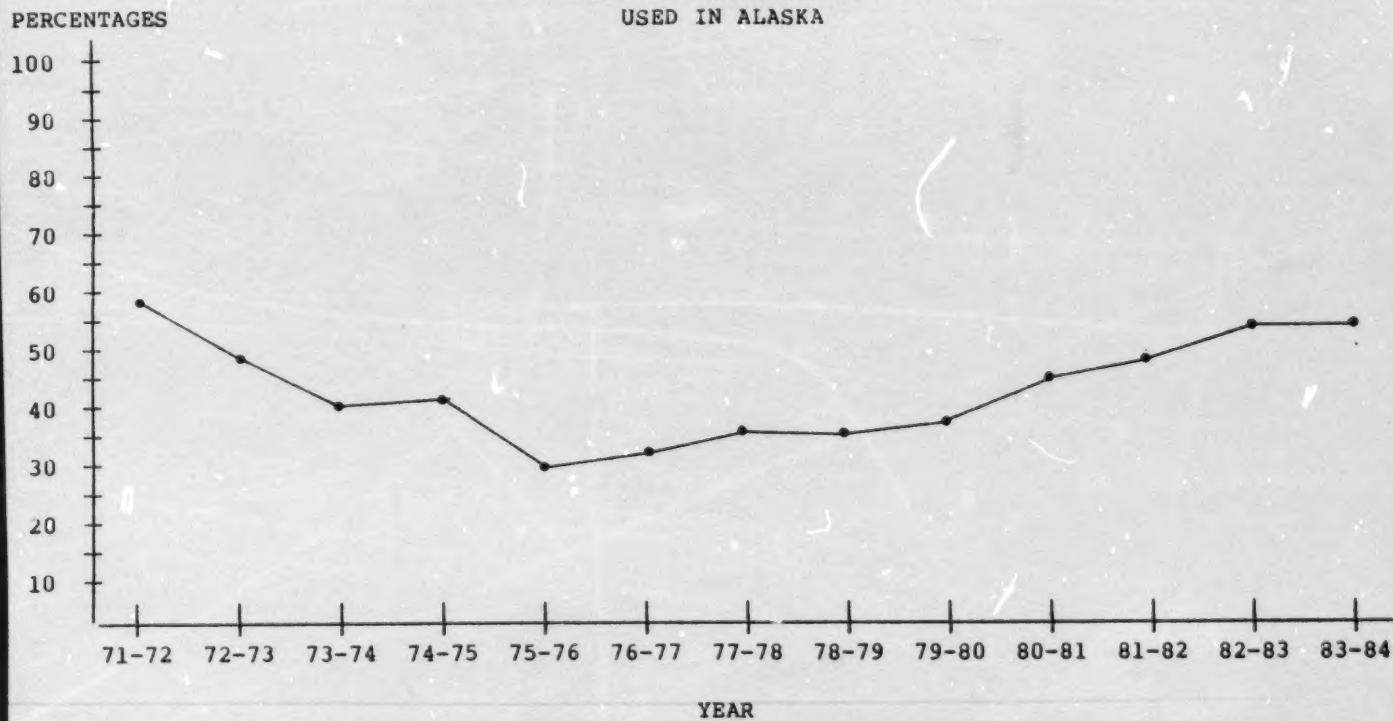
The percent of undergraduates using their loans for attendance in Alaska increased slightly this year. In fact, as can be seen in Figure 2, the 1983-84 rate of 53.3 percent is the highest in-state rate since 1971-72.

The increasing drawing power of Alaskan institutions is hypothesized to be the result of a number of factors including the maturation of Alaska's schools and the accompanying wider array of offerings, as well as the increased cost of attendance at schools outside of Alaska.

TABLE 2
TEN TOP STATES OF ATTENDANCE
FOR ALASKANS WITH
UNDERGRADUATE LOANS
1978-79 through 1983-84

STATE	NUMBER					AVERAGE LOAN				
	79-80	80-81	81-82	82-83	83-84	79-80	80-81	81-82	82-83	83-84
Alaska	1,245	2,606	4,225	6,305	7,175	\$1,983	\$2,137	\$3,751	\$3,847	\$3,992
Washington	479	700	1,045	1,314	1,549	2,394	2,495	4,091	4,610	4,511
Oregon	372	500	746	908	949	2,360	2,506	4,242	4,756	4,590
California	191	280	373	556	664	2,517	2,519	4,268	4,858	4,919
Colorado	157	151	280	372	408	2,549	2,502	4,584	5,050	5,233
Arizona	104	142	206	352	404	2,261	2,413	4,344	4,444	4,717
Idaho	94	125	199	265	253	2,217	2,407	3,826	3,866	4,002
Hawaii	89	79	160	258	248	1,888	2,076	3,463	3,514	3,426
Utah	53	85	153	202	209	2,091	2,029	3,564	3,664	3,763
Texas	45	93	114	153	187	2,219	3,331	4,003	4,189	4,227
Remaining										
U.S.	613	1,000	1,442	1,184	1,369	N.A.	N.A.	N.A.	N.A.	N.A.
Foreign	N.A.	N.A.	N.A.	26	34	N.A.	N.A.	N.A.	4,101	4,234
TOTAL	3,448	5,751	8,935	11,879	13,449	\$2,393	\$2,319	\$3,977	\$4,139	\$4,171

FIGURE 2
PERCENTAGE OF UNDERGRADUATE LOANS
USED IN ALASKA



The wide geographic distribution of Alaskans pursuing undergraduate education is shown most vividly in Figure 3, with Alaskan undergraduates attending institutions in every state of the Union. The predominance of the West and Northwest is quite evident, with only Alaska, Washington, Oregon, California, Colorado, Arizona, Idaho, Hawaii and Utah, receiving over 200 Alaskan undergraduates on state loans. Of the thirteen western states comprising the WICHE compact (Western Interstate Commission for Higher Education), only Wyoming received fewer than 35 Alaska undergraduates on state loans. In fact, the WICHE states account for 90.1 percent of the undergraduate loan recipients.

Under the state loan program, Alaskans may pursue their educational goals in whatever setting seems most appropriate for them. The freedom of choice which this provides is quite evident by the wide geographic distribution of our students.

As can be seen in Table 3, Alaska attendance accounts for a very high percentage of vocational borrowers (71.2% in 1983-84). Also, more than half (54.4%) of the freshman borrowers elected to attend in Alaska in 1983-84. There seems to be an increased tendency toward attendance out-of-state as student level increases, however this could be due to a number of factors including the changing attendance patterns the last few years and the propensity to remain in school rather than stop-out or drop-out. Hence, caution should be used in drawing inferences from these data.

TABLE 3
IN-STATE/OUT-OF-STATE ATTENDANCE
BY STUDENT LEVEL
1982-83 through 1983-84

STUDENT LEVEL	1982-83				1983-84			
	Alaska		Out-of-State		Alaska		Out-of-State	
	No.	%	No.	%	No.	%	No.	%
Freshman	2,041	53.8	1,756	46.2	2,229	54.4	1,868	45.6
Sophomore	1,255	47.9	1,364	52.1	1,331	48.1	1,439	51.9
Junior	871	45.0	1,063	55.0	956	44.8	1,176	55.2
Senior	793	46.3	918	53.7	850	44.5	1,060	55.5
Vocational	1,334	74.0	468	26.0	1,809	71.2	731	28.8
TOTAL	6,294	53.1	5,569	46.9	7,175	53.3	6,274	46.7

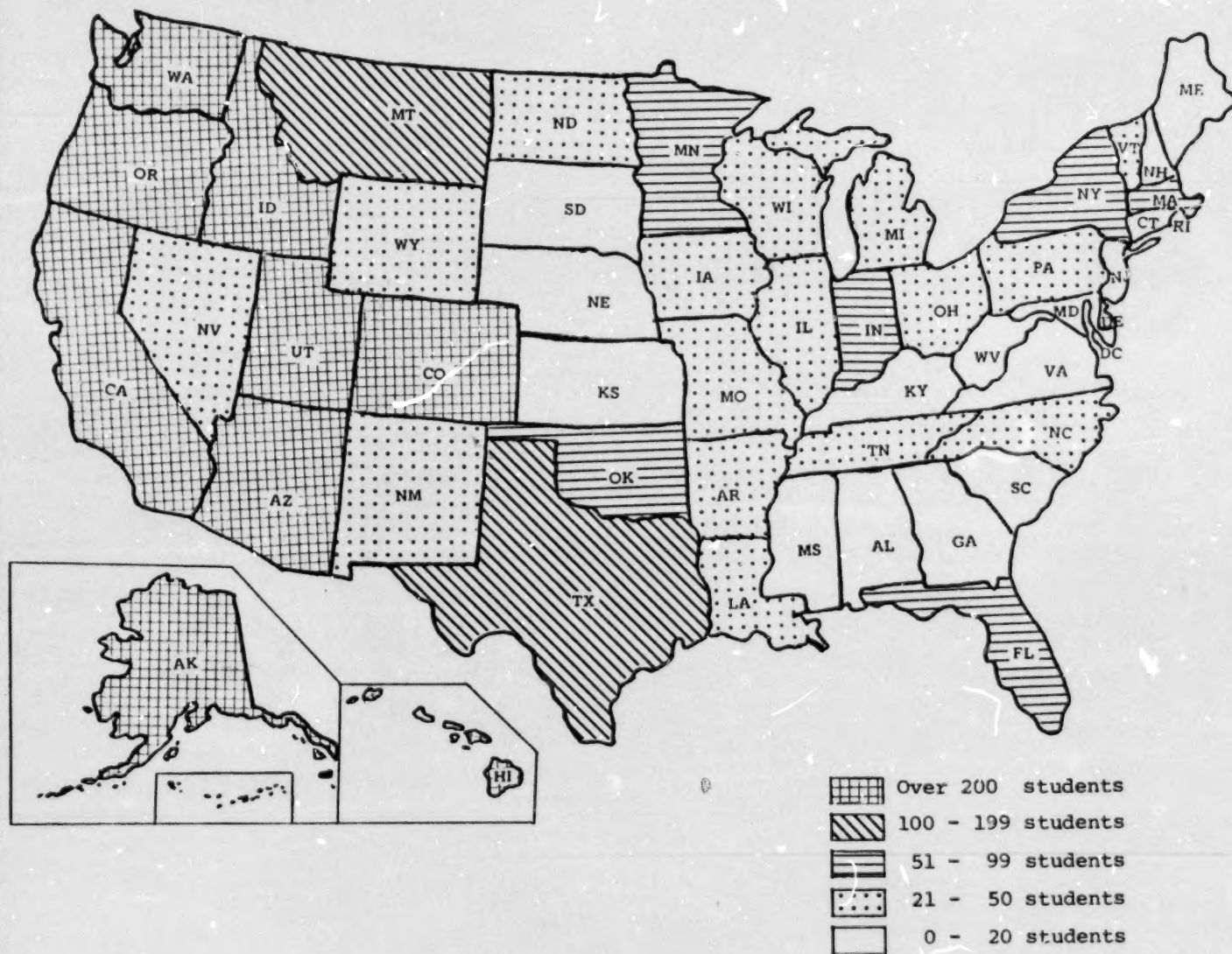


FIGURE 3
GEOGRAPHIC DISTRIBUTION OF ALASKANS UTILIZING
STATE LOANS FOR UNDERGRADUATE EDUCATION IN 1983-84

Graduate Loans

The number of Alaskans receiving loans for graduate study has increased nearly twelve fold since the program began in 1971-72. This year 1,336 students received assistance for the pursuit of graduate study. Of these 1,336, 78.1 percent used their loans for attendance outside of Alaska, while 21.9 percent used them for attending school in-state. The percentage of graduate loan recipients attending school in Alaska has been relatively stable the last few years, after decreasing steadily from 1971-72 through 1977-78. This trend is presented in Figure 4, and is probably largely due to the increased availability of programs in Alaska.

The states most frequently chosen by graduate students from Alaska in 1983-84 are presented in Table 4. Again, as with undergraduates, the students' preference is quite stable.

The average loan award for 1983-84 increased for some states and decreased for others, with the largest increases for students attending graduate institutions in Hawaii and California.

Alaskans pursuing graduate educational goals are also distributed quite widely across the nation, with Alaskan graduate loan recipients attending institutions in all but four of the fifty states. The predominance of the West, and particularly the West Coast, is readily apparent in Figure 5.

Only Alaska, Washington, California, and Oregon received more than 100 Alaskan graduate students on state loans. The thirteen states comprising the WICHE compact account for 74.5 percent of all the graduate Alaskan loan recipients for 1983-84.

FIGURE 4
PERCENT OF GRADUATE LOANS
USED IN ALASKA

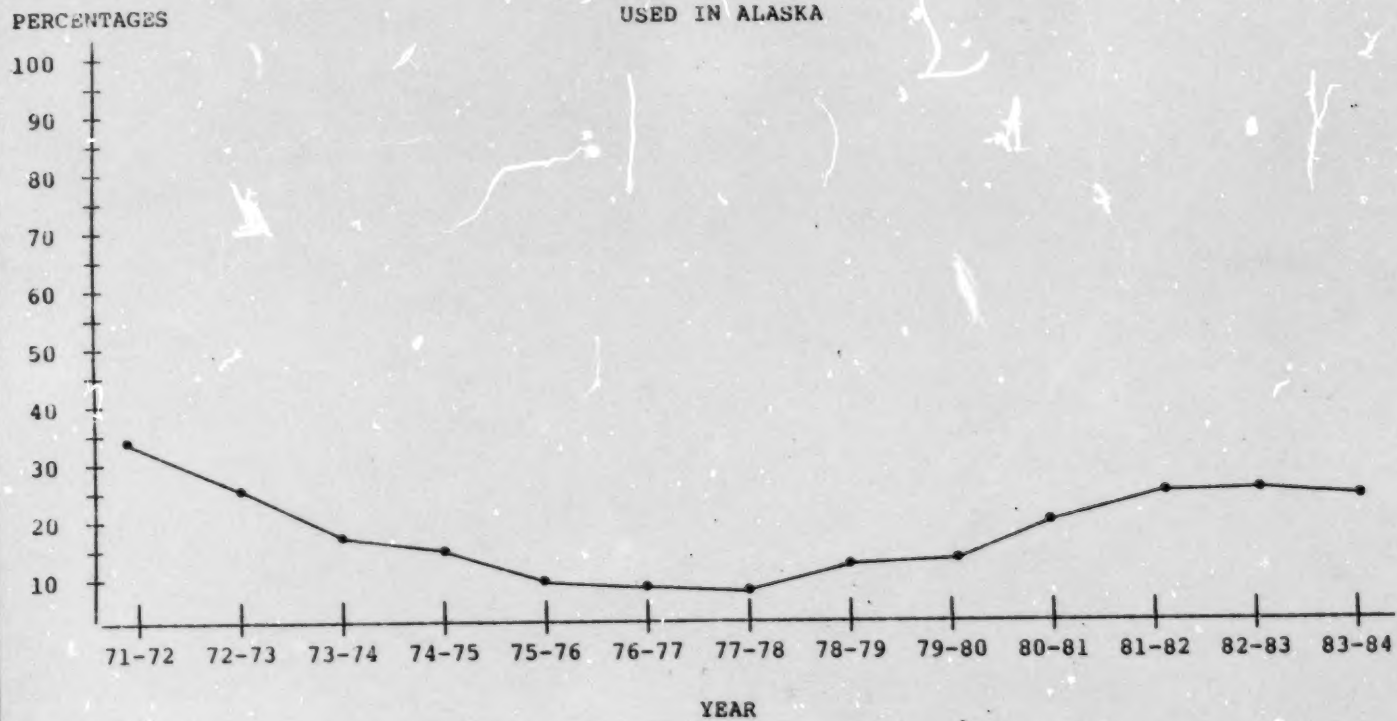


TABLE 4
TEN TOP STATES OF ATTENDANCE
FOR ALASKANS WITH
GRADUATE LOANS
1979-80 through 1983-84

STATE	NUMBER					AVERAGE LOAN				
	79-80	80-81	81-82	82-83	83-84	79-80	80-81	81-82	82-83	83-84
Alaska	58	127	229	276	292	\$2,906	\$3,086	\$4,630	\$4,454	\$4,527
California	73	90	113	183	237	3,441	3,937	5,693	5,599	5,783
Washington	77	129	148	161	164	3,847	3,848	5,740	5,447	5,535
Oregon	49	75	91	127	143	3,525	4,011	5,103	5,351	4,682
Colorado	18	19	27	35	42	3,972	4,149	5,303	5,369	5,210
Massachusetts	9	18	25	32	33	3,911	4,953	5,927	6,217	6,404
Arizona	9	17	18	29	32	3,586	3,041	4,408	4,822	4,800
Hawaii	8	19	21	26	30	2,988	3,393	5,079	3,909	4,457
Texas	3	10	20	23	28	3,600	3,204	4,445	4,830	4,971
Utah	4	7	10	22	28	3,200	3,426	4,858	4,710	4,644
Remaining										
U.S.	162	198	261	265	284	N.A.	N.A.	N.A.	N.A.	N.A.
Foreign	N.A.	N.A.	N.A.	14	23	N.A.	N.A.	N.A.	5,084	4,410
TOTAL	470	709	963	1,179	1,336	\$3,646	\$3,746	\$5,218	\$5,151	\$5,097

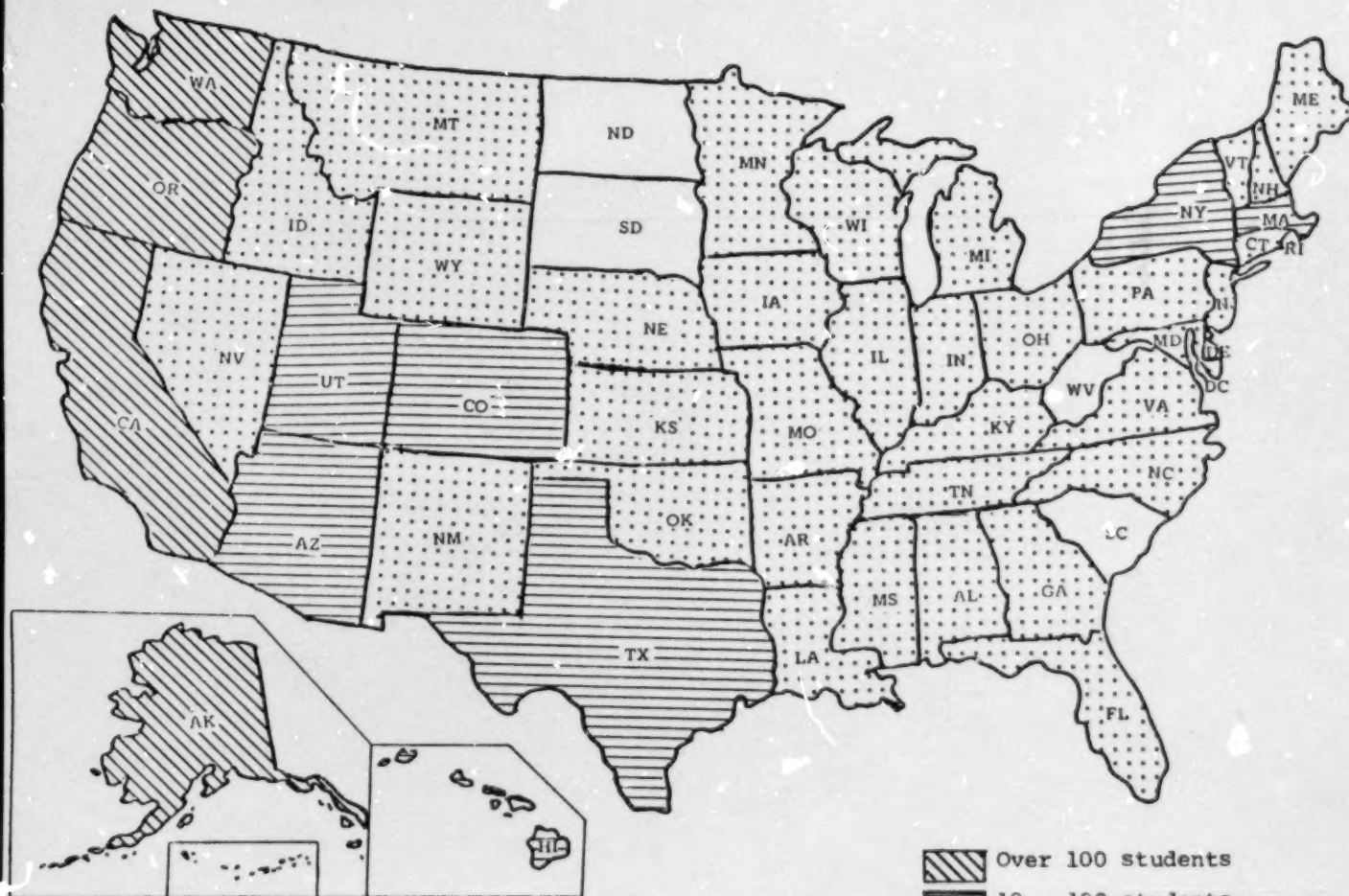


FIGURE 5
GEOGRAPHIC DISTRIBUTION OF ALASKANS UTILIZING
STATE LOANS FOR GRADUATE EDUCATION IN 1983-84

Foreign Study

Alaskans used state loans for study in forty different institutions in seventeen foreign countries in 1983-84. The distribution of these students by country of attendance is presented in Table 5. Not too surprisingly, Canada is the most popular foreign country for attendance of Alaskan students.

TABLE 5
DISTRIBUTION OF BORROWERS
BY FOREIGN COUNTRY OF ATTENDANCE
1983-84

FOREIGN COUNTRY	UNDERGRADUATE		GRADUATE	
	Number	Average Loan	Number	Average Loan
Austria	1	\$3,000	--	\$ -0-
Australia	2	3,700	1	7,000
Belgium	--	-0-	1	2,100
Canada	12	4,980	12	4,250
Denmark	3	2,850	--	-0-
England	2	3,150	5	4,006
Finland	1	3,550	--	-0-
France	3	4,500	2	5,550
Ireland	1	4,400	--	-0-
Japan	2	6,000	2	5,100
Mexico	1	3,000	--	-0-
New Zealand	1	4,150	--	-0-
Norway	1	4,900	--	-0-
Philippines	1	1,050	--	-0-
Scotland	1	3,000	--	-0-
Spain	1	6,000	--	-0-
Sweden	1	1,700	--	-0-
TOTAL	34	\$4,402	23	\$4,410

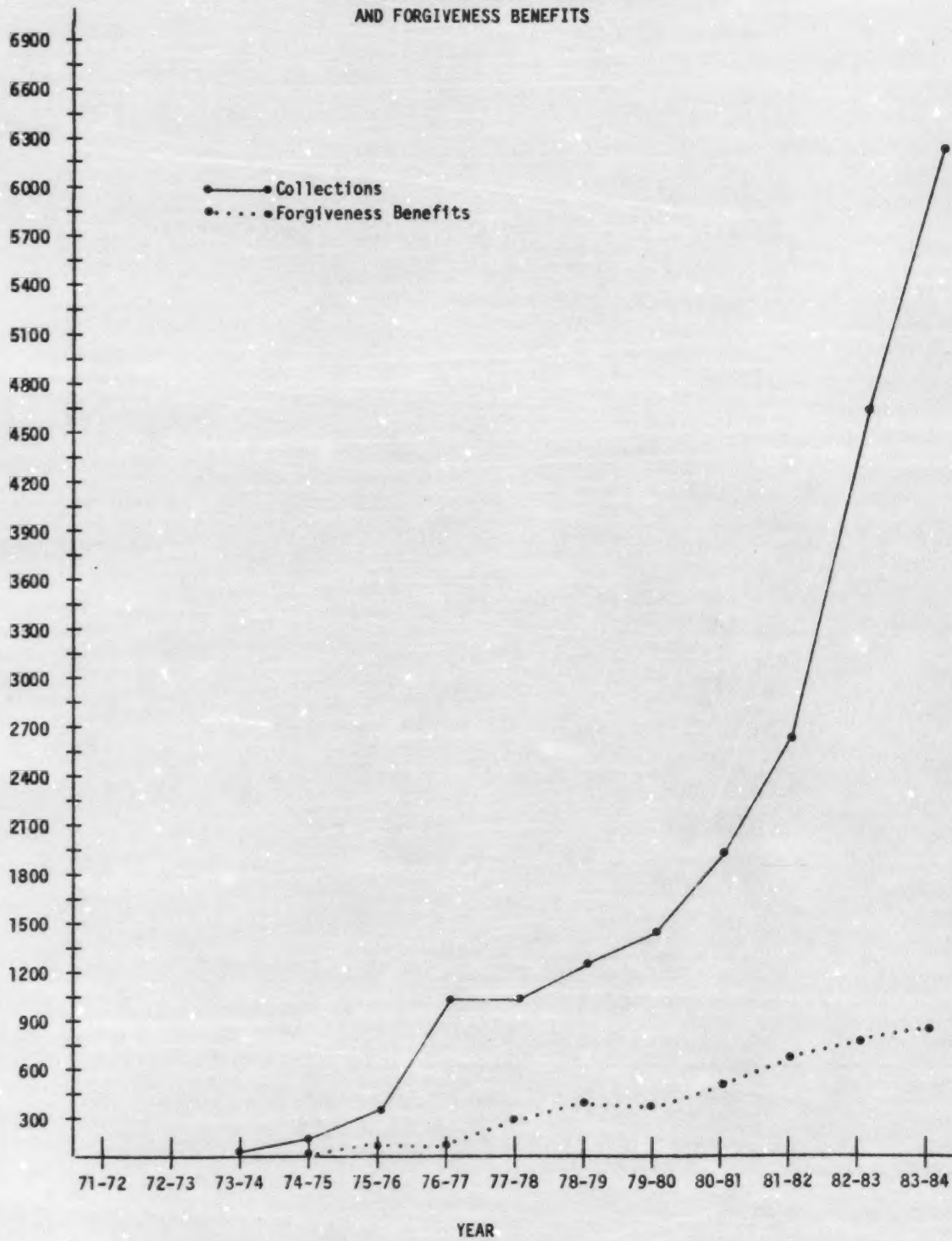
Loan Repayments

The student loan program is based upon a revolving fund with the students' loan repayments being re-utilized for future student loans. Since 1971-72 (actually 1974-75, since there were no repayments received the first few years), Alaskans have repaid over \$22 million on their educational loans. The volume of these revolving funds now contribute a significant portion of the loan account, and as can be seen in Figure 6, these repayments are rapidly increasing each year.

Also presented in Figure 6 is a representation of the forgiveness history of the student loan program. Students who reside in Alaska after completion of their course of study are eligible to have up to 50 percent of their loans forgiven. Beginning with the first such forgiveness in 1974-75, the total amount of loan funds (including interest) which the State of Alaska has forgiven has generally shown large annual increases, with the exception of 1979-80 when forgiveness benefits temporarily leveled. During 1983-84 nearly 2,500 Alaskans received partial forgiveness of their student loans. Increases are projected to continue over the next few years as larger numbers of students complete their educational programs.

VOLUME IN
THOUSANDS

FIGURE 6
STUDENT LOAN COLLECTIONS
AND FORGIVENESS BENEFITS



Default

Nationally, student loans have a notoriously high default rate, and, unfortunately, Alaska's program also has experienced problems with loan collections. Although the Alaska program had been doing considerably better than the federal loan programs, the default rate has begun to rise during 1983-84. As can be seen in Table 6, the default rate had been steadily decreasing since the concerted effort began in 1975-76 to pursue these bad debts. However, during 1983-84 default volumes outstripped available manpower and the rate rose dramatically. It is anticipated that the use of private collection agencies during 1984-85 will bring the default rate back down.

TABLE 6
ANNUAL DEFAULT RATES OF
ALASKA STATE STUDENT LOANS
1971-72 through 1983-84

LOAN YEAR	DEFAULT RATE* (June 30)
1971-72	N.A.
1972-73	N.A.
1973-74	N.A.
1974-75	80.0%
1975-76	44.6%
1976-77	24.9%
1977-78	22.3%
1978-79	19.3%
1979-80	14.5%
1980-81	11.5%
1981-82	9.2%
1982-83	9.1%
1983-84	13.5%

*Default is 120+ days past due.

Statistical Data

In the Appendix are Tables 11-17 containing data on the Alaska Student Loan Program from 1971-72 through 1983-84. Information on the number and amounts of loans made annually to undergraduate and graduate students attending in-state and out-of-state is presented in Tables 11-14. Table 15 contains summaries of the average size loan awarded each year, and Tables 16 and 17 contain data on institutions most frequently attended by Alaska Student Loan borrowers.

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WICHE STUDENT EXCHANGE PROGRAM

Through its participation in the thirteen-state Western Interstate Commission for Higher Education (WICHE), Alaska provides residents with access to sixteen fields of professional education not available in-state. The WICHE Student Exchange Program provides access to these sixteen fields at participating institutions throughout the compact states, and makes these programs available at a reduced tuition rate to the out-of-state WICHE students. These reduced rates usually amount to the normal in-state tuition rate at public colleges and universities and one-third the regular tuition rate at private colleges and universities. Alaskans certified for participation in this exchange program may also expect preferential admissions consideration by the schools to which they apply. For this, Alaska pays the college or university in which the Alaskan exchange student enrolls a set fee for a particular field of study. This fee, the support fee, covers the non-resident portion of the tuition and a portion of the institution's operating costs. The student does not receive any direct payment under this program.

Exchange Fields

The WICHE exchange fields in which Alaska would support students for the 1983-84 year included:

Architecture	Occupational Therapy
Dentistry	Optometry
Forestry	Osteopathy
Graduate Library Studies	Pharmacy
Graduate Nursing	Physical Therapy
Law	Podiatry
Maritime Technology	Public Health
Medicine	Veterinary Medicine

A student eligible for state certification in any of these fields must apply for and gain admission to the program of study. The admission decision rests solely with the receiving institution.

Support Fees

The amount of the support fee to be paid for each field of study is set annually by the WICHE Commission, with membership from all thirteen member states. These fees have increased more or less steadily over the last six years, and at the same time, Alaska's participation level has also steadily increased. As can be seen in Table 7, the total support fees exceeded \$1.5 million.

TABLE 7
WICHE STUDENT EXCHANGE PROGRAM SUPPORT COSTS
1976-77 through 1983-84

Academic Year	Total Students	Total Fees
1976-77	114	\$ 368,473
1977-78	134	634,114
1978-79	171	639,244
1979-80	209	853,959
1980-81	232	956,509
1981-82	269	1,223,091
1982-83	300	1,498,232
1983-84	284	1,591,440
TOTAL	1,713	\$7,770,062

Participation Rates

Law continues to be the most popular field for Alaskan students. In 1982-83 Law students accounted for 60.0 percent of the students supported under the exchange program. In 1983-84, Law represented 58.1 percent of the exchange students. The growth fields for 1983-84 were Architecture, Graduate Nursing, Occupational Therapy, Veterinary Medicine, and Osteopathy. For the first time, Law experienced an appreciable decline. These data are listed in Table 8.

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TABLE 8
WICHE EXCHANGE STUDENTS BY FIELD
1976-77 through 1983-84

Field of Study	77-78	78-79	79-80	80-81	81-82	82-83	83-84
Architecture	6	9	7	9	15	17	18
Dental Hygiene*	1	1	1	0	1	0	0
Dentistry	11	13	13	15	18	15	15
Forestry	4	10	9	7	6	6	6
Graduate Library	2	5	2	11	8	7	9
Graduate Nursing	1	1	2	6	3	4	7
Law	64	75	100	142	155	180	165
Maritime Technology	N.A.	N.A.	N.A.	N.A.	7	7	4
Medicine	12	11	8	6	11	11	11
Occupational Therapy	3	1	1	3	3	4	6
Optometry	4	7	7	5	5	4	3
Osteopathy	N.A.	N.A.	N.A.	N.A.	3	6	10
Pharmacy	3	4	3	5	3	5	3
Physical Therapy	4	3	2	2	6	9	4
Podiatry	0	2	2	3	4	2	1
Public Health	1	2	1	10	14	11	7
Veterinary Medicine	7	8	8	8	7	12	15
TOTAL	123	152	166	232	269	300	284

*Discontinued as an exchange field in 1981-82.

The cost of the student exchange for 1983-84 is detailed in Table 9. It can be seen that because of the relatively low support fee for Law, Law exchange students accounted for only 40.0 percent of the total exchange cost (as opposed to accounting for 58.1 percent of the students).

TABLE 9
WICHE SUPPORT COSTS BY FIELD OF STUDY
1983-84

Field of Study	Support Fee	Total Students	Total Costs
Architecture	\$ 3,200	18	\$ 57,600
Dentistry	10,500	15	185,500
Forestry	3,000	6	16,550
Graduate Library	4,000	9	42,600
Graduate Nursing	5,800	7	31,900
Law	3,800	165	619,030
Maritime Technology	7,300	4	24,334
Medicine	20,000	11	220,000
Occupational Therapy	3,500	6	19,250
Optometry	5,600	3	16,800
Osteopathy	9,000	10	90,000
Pharmacy	4,400	3	15,400
Physical Therapy	4,100	4	19,134
Podiatry	6,200	1	6,200
Public Health	4,900	7	30,626
Veterinary Medicine	13,100	15	196,500
TOTAL	N.A.	284	\$1,591,440

STATE EDUCATIONAL INCENTIVE GRANT (SEIG) PROGRAM

The State Educational Incentive Grant (SEIG) Program provides need-based grants to eligible Alaskans enrolled in undergraduate programs. Grant awards range from a minimum of \$100 to a maximum of \$1,500 each, depending upon demonstrated need. One-half of each grant is federally funded and one-half is provided by the State. Grants are awarded to eligible applicants in order of greatest financial need as measured by a standard need analysis.

Participation Rates

1983-84 was the sixth year of operation of the SEIG Program in Alaska. Over 2,000 Alaskans applied for grant funds in 1983-84, but because of fund limitations, only 126 grants were awarded. As can be seen in Table 10, this is a decrease from 1982-83 when 161 grants were awarded. The decline is the result of reductions in funds at the federal level. The grant funds available in 1983-84 were 13.0 percent less than the previous year.

Also listed in Table 10 are the awards for in-state and out-of-state attendance and an institutional listing of the in-state awards. As in the past, University of Alaska, Anchorage students received the most SEIG awards.

TABLE 10
DISTRIBUTION OF STUDENTS RECEIVING STATE
EDUCATIONAL INCENTIVE GRANTS
1978-79 through 1983-84

Institution	Number of Grants						Award Totals					
	78-79	79-80	80-81	81-82	82-83	83-84	78-79	79-80	80-81	81-82	82-83	83-84
U of Alaska, Anchorage	87	85	84	43	29	17	\$ 61,225	\$119,219	\$118,511	\$ 55,750	\$ 41,500	\$ 25,500
U of Alaska, Fairbanks	42	12	24	25	20	17	30,464	12,357	28,500	36,500	27,000	25,500
U of Alaska, Juneau	11	6	1	2	6	2	6,082	6,798	1,500	3,000	7,500	3,000
Anchorage CC	*	*	35	18	23	17	*	*	52,500	22,744	34,000	25,500
Kenai Peninsula CC	*	5	4	5	10	1	*	7,500	6,000	6,000	14,250	1,500
Mat-Su CC	*	*	3	1	3	2	*	*	4,500	1,500	4,500	3,000
Tanana Valley CC	**	**	0	1	0	0	**	**	0	2,250	0	0
Sheldon Jackson College	46	8	5	6	11	4	26,753	12,000	7,500	9,750	14,250	6,000
Alaska Pacific University	4	0	2	0	1	0	2,265	0	3,000	0	750	0
Alaska Business College	0	0	0	0	1	1	0	0	0	0	1,500	1,500
Kuskokwim Community College	0	0	0	0	1	0	0	0	0	0	1,500	0
Islands Community College	0	0	0	0	0	3	0	0	0	0	0	4,500
Ketchikan Community College	0	0	0	0	0	2	0	0	0	0	0	3,000
Prince William Sound	0	0	0	0	0	1	0	0	0	0	1,500	1,500
Gordon's Aviation	0	0	0	0	0	1	0	0	0	0	1,500	1,500
Total In-State	190	116	158	101	110	68	\$126,789	\$157,874	\$222,011	\$136,994	\$146,750	\$102,000
Total Out-of-State	3	61	80	73	51	58	\$ 2,323	\$ 82,731	\$116,909	\$102,030	\$ 70,500	\$ 87,000
TOTAL	193	177	238	174	161	126	\$129,112	\$240,605	\$338,920	\$239,024	\$217,250	\$189,000

*Reported in UAA totals.

**Reported in UAF totals.

APPENDIX
ALASKA STUDENT LOAN PROGRAM
ADDITIONAL DATA

ALASKA STUDENT LOAN PROGRAM
(1971-72 through 1983-84)

TABLE 11
THIRTEEN-YEAR SUMMARY
(1971-72 through 1983-84)

STUDENT LEVEL	STUDENTS ATTENDING IN-STATE				STUDENTS ATTENDING OUT-OF-STATE				TOTAL	
	Number of Loans	Percent of Total	Loan Amount	Percent of Total	Number of Loans	Percent of Total	Loan Amount	Percent of Total	Number of Loans	Loan Amount
Under- graduate	26,951	47.2	\$84,586,275	45.9	29,782	52.8	\$ 99,728,023	54.1	56,373	\$184,314,298
Graduate	1,245	19.5	\$ 4,858,054	17.4	5,152	80.5	\$ 23,045,685	82.6	6,397	\$ 27,903,739
TOTAL	27,836	44.3	\$89,444,329	42.1	34,934	55.7	\$122,773,708	57.9	62,770	\$212,218,037

TABLE 12
YEARLY SUMMARY
OF
UNDERGRADUATE STUDENT LOANS

ACADEMIC YEAR	STUDENTS ATTENDING IN-STATE				STUDENTS ATTENDING OUT-OF-STATE				TOTAL	
	Loan Recipients	Percent of Total	Loan Amount	Percent of Total	Loan Recipients	Percent of Total	Loan Amount	Percent of Total	Loan Recipients	Loan Amount
1971-72	570	57.6	\$ 680,351	50.1	470	42.4	\$ 666,536	49.5	990	\$ 1,346,887
1972-73	761	48.7	965,274	42.1	801	51.3	1,326,975	57.9	1,562	2,292,249
1973-74	585	40.1	913,284	38.8	874	59.9	1,438,990	61.2	1,459	2,352,274
1974-75	528	41.5	764,872	36.4	745	58.5	1,336,279	63.6	1,273	2,101,151
1975-76	456	30.5	747,112	27.9	1,041	69.5	1,927,334	72.1	1,497	2,674,446
1976-77	561	33.1	858,139	28.6	1,132	66.9	2,143,458	71.4	1,693	3,001,597
1977-78	713	35.9	1,211,203	32.7	1,272	64.1	2,496,063	67.3	1,985	3,707,266
1978-79	861	35.1	1,664,246	31.7	1,591	64.9	3,581,002	68.3	2,452	5,245,248
1979-80	1,245	36.1	2,469,354	32.2	2,203	63.9	5,191,236	67.8	3,448	7,660,590
1980-81	2,606	45.3	5,568,580	41.8	3,145	54.7	7,766,597	58.2	5,751	13,335,177
1981-82	4,225	47.3	15,846,331	44.6	4,710	52.7	19,688,486	55.4	8,935	35,534,817
1982-83	6,305	53.1	24,254,812	49.5	5,574	46.9	24,705,330	50.5	11,879	48,960,142
1983-84	7,175	53.3	28,642,717	51.1	6,274	46.7	27,459,737	48.9	13,449	56,102,454
TOTAL	26,591	47.2	\$84,586,275	45.9	29,782	52.8	\$99,728,023	54.1	56,373	\$184,314,298

TABLE 13
YEARLY SUMMARY
OF
GRADUATE STUDENT LOANS

ACADEMIC YEAR	STUDENTS ATTENDING IN-STATE				STUDENTS ATTENDING OUT-OF-STATE				TOTAL	
	Loan Recipients	Percent of Total	Loan Amount	Percent of Total	Loan Recipients	Percent of Total	Loan Amount	Percent of Total	Loan Recipients	Loan Amount
1971-72	31	34.1	\$ 74,613	29.1	60	65.9	\$ 181,658	70.9	91	\$ 256,271
1972-73	48	25.8	113,990	19.7	138	74.2	464,745	80.3	186	578,135
1973-74	37	18.0	107,988	17.0	169	82.0	525,914	83.0	206	633,902
1974-75	31	16.8	86,266	15.4	153	83.2	472,390	84.6	184	558,656
1975-76	25	11.3	61,424	8.7	197	88.7	647,127	91.3	222	708,551
1976-77	23	10.1	69,833	8.2	205	89.9	779,077	91.8	228	848,910
1977-78	27	9.6	63,919	7.1	253	90.4	832,982	92.9	280	896,901
1978-79	41	12.0	108,130	9.2	302	88.0	1,063,024	90.8	343	1,171,154
1979-80	58	12.3	168,519	9.8	412	87.7	1,244,840	90.2	470	1,713,359
1980-81	127	17.9	391,885	14.8	582	82.1	2,264,218	85.2	709	2,656,103
1981-82	229	23.8	1,060,365	21.1	734	76.2	3,964,317	78.9	963	5,024,682
1982-83	276	23.4	1,229,172	20.3	903	76.6	4,818,081	79.7	1,179	6,047,253
1983-84	292	21.9	1,321,950	19.4	1,044	78.1	5,487,912	80.6	1,336	6,809,862
TOTAL	1,245	19.5	\$4,858,054	17.4	5,152	80.5	\$23,045,685	82.6	6,397	\$27,903,739

TABLE 14
YEARLY SUMMARY
OF
ALL STUDENT LOANS

ACADEMIC YEAR	STUDENTS ATTENDING IN-STATE				STUDENTS ATTENDING OUT-OF-STATE				TOTAL	
	Loan Recipients	Percent of Total	Loan Amount	Percent of Total	Loan Recipients	Percent of Total	Loan Amount	Percent of Total	Loan Recipients	Loan Amount
1971-72	601	55.6	\$ 754,964	47.1	480	44.4	\$ 848,194	52.9	1,081	\$ 1,603,158
1972-73	809	46.3	1,079,264	37.6	939	53.7	1,791,120	62.4	1,748	2,870,384
1973-74	622	37.4	1,021,272	34.2	1,043	62.6	1,964,904	65.8	1,665	2,986,176
1974-75	559	38.4	851,138	32.0	898	61.6	1,808,669	68.0	1,457	2,659,807
1975-76	481	28.0	808,536	23.9	1,238	72.0	2,574,461	76.1	1,719	3,382,997
1976-77	584	30.4	927,972	24.1	1,337	69.6	2,922,535	75.9	1,921	3,850,507
1977-78	740	32.7	1,275,122	27.7	1,525	67.3	3,329,045	72.3	2,265	4,604,167
1978-79	902	32.3	1,772,376	27.6	1,893	67.7	4,644,026	72.4	2,795	6,416,402
1979-80	1,303	33.3	2,637,873	28.1	2,615	66.7	6,736,076	71.9	3,918	9,373,949
1980-81	2,733	42.3	5,960,465	37.3	3,727	57.7	10,030,815	62.7	6,460	15,991,280
1981-82	4,454	45.0	16,906,695	41.7	5,444	55.0	23,652,804	58.3	9,898	40,559,499
1982-83	6,581	50.4	25,483,984	46.3	6,477	49.6	29,523,411	53.7	13,058	55,007,395
1983-84	7,467	50.5	29,964,667	47.6	7,318	49.5	32,947,649	52.4	14,785	62,912,316
TOTAL	27,836	44.3	\$89,444,329	42.1	34,934	55.7	\$122,773,708	57.9	62,770	\$212,218,037

TABLE 15
MEAN LOAN AMOUNT PER RECIPIENT
BY
IN-STATE/OUT-OF-STATE INSTITUTIONAL ATTENDANCE

ACADEMIC YEAR	STUDENTS ATTENDING IN-STATE			STUDENTS ATTENDING OUT-OF-STATE			TOTAL		
	Number of Loan Recipients	Total Amount Loaned	Mean Loan per Recipient	Number of Loan Recipients	Total Amount Loaned	Mean Loan per Recipient	Number of Loan Recipients	Total Amount Loaned	Mean Loan per Recipient
1971-72	601	\$ 754,964	\$1,256	480	\$ 848,194	\$1,767	1,081	\$ 1,603,158	\$1,483
1972-73	809	1,079,264	1,334	939	1,791,120	1,907	1,748	2,870,384	1,642
1973-74	622	1,021,272	1,642	1,043	1,964,904	1,884	1,665	2,986,176	1,793
1974-75	559	851,138	1,523	898	1,808,669	2,014	1,457	2,659,807	1,826
1975-76	481	808,536	1,681	1,238	2,574,461	2,080	1,719	3,382,997	1,968
1976-77	584	927,972	1,589	1,337	2,922,535	2,186	1,921	3,850,507	2,004
1977-78	740	1,275,122	1,723	1,525	3,329,045	2,183	2,265	4,604,167	2,033
1978-79	902	1,772,376	1,965	1,893	4,644,026	2,453	2,795	6,416,402	2,296
1979-80	1,303	2,637,873	2,024	2,615	6,736,076	2,576	3,918	9,373,949	2,393
1980-81	2,733	5,960,465	2,181	3,727	10,030,815	2,691	6,460	15,991,280	2,475
1981-82	4,454	16,906,695	3,796	5,444	23,652,804	4,345	9,898	40,559,499	4,098
1982-83	6,581	25,483,984	3,872	6,477	29,523,411	4,558	13,058	55,007,395	4,213
1983-84	7,467	29,964,667	4,013	7,318	32,947,649	4,502	14,785	62,912,316	4,255
TOTAL	27,836	\$89,444,329	\$3,213	34,934	\$122,773,708	\$3,514	62,770	\$212,218,037	\$3,381

TABLE 16
DISTRIBUTION OF ALASKA STATE LOANS
FOR STUDENTS ATTENDING IN ALASKA
(1983-84 Loans)

Institution	1983-84	
	No.	Amount
University of Alaska, Fairbanks	1,999	\$ 6,777,050
University of Alaska, Anchorage	1,264	4,393,700
Anchorage Community College	1,262	4,572,700
Kenai Peninsula Community College	283	1,097,950
University of Alaska, Juneau	233	759,950
New Anchorage Beauty School	231	1,233,000
Testing Institute of Alaska	199	1,085,250
Alaska Pacific University	176	615,150
Alaska Vocational-Technical Center	171	504,200
Tanana Valley Community College	157	545,800
Gordon Aviation, Inc.	149	855,050
Sheldon Jackson College	135	470,650
Alaska Business College	131	753,900
Matanuska-Susitna Community College	111	468,100
North Pacific Business Institute	102	556,200
Wilburs Flight Operation	88	497,650
Aero Tech Flight School	73	405,700
Fort Richardson Flying Club	68	376,850
Trend Setters School of Beauty	61	319,000
World Security Police Academy	56	174,350
Hutchison Career Center	50	180,500
Anchorage Alaska School of Barbering	49	271,250
Academy of Hair Design	49	247,550
Alaska Masonry School	46	275,450
Bookkeeping Concepts	46	193,650
Headquarters Barber & Beauty Academy	44	219,000
Ketchikan Community College	44	165,300
Clerical Skills Training	39	224,650
Alaska Computer Institute of Technology	38	217,050
Islands Community College	30	114,400
Prince William Sound Community College	29	99,050
Flight Training Devices	28	148,050
Peninsula Hair Styling Academy	27	123,400
A.I.R. Center	24	132,750
Elmendorf Aero Club	24	134,500
Larry's Flying Service	19	111,000
Fairbanks Beauty School	16	81,250
St. Herman's Theological Seminary	16	67,950
Kodiak Community College	14	47,100
Alaska Bible College	13	43,650
New Concepts Beauty School	11	43,600
Kotzebue Technical Center	10	52,900

TABLE 16
(Continued)

Institution	1983-84	
	No.	Amount
Alaska Air Academy	9	\$ 53,000
Peninsula Institute of Welding Technology	9	50,700
Air Cushion Technologies	9	40,900
Chapman College	8	33,800
Delta Greely Rural Educational Center	7	26,200
Alaska Vocational School	6	23,450
University of LaVerne	5	20,900
Kuskokwim Community College	5	9,900
People Count, Inc.	3	14,000
Scruples II, Action School of Broadcasting	3	8,850
University of Alaska, Rural Education	3	8,550
American Pacific Aviation	2	12,000
Alaska Native Training Institute	2	10,650
Northwest Community College	2	3,050
Eielson AFB Aero Club	1	5,500
Far North Bible College	1	5,150
Abbott Loop Bible College	1	3,000
Far West Travel Services	1	1,700
TOTAL	7,692	\$29,987,650

TABLE 17
INSTITUTIONS AT WHICH AT LEAST FIFTY ALASKA
STUDENT LOAN BORROWERS ATTENDED
(1983-84 Loans)

Institution	1983-84	
	No.	Amount
*University of Alaska, Fairbanks	1,999	\$6,777,050
*University of Alaska, Anchorage	1,264	4,393,700
*Anchorage Community College	1,262	4,572,700
*Kenai Peninsula Community College	283	1,097,950
University of Oregon	233	1,054,900
*University of Alaska, Juneau	233	759,950
*New Anchorage Beauty School	231	1,233,000
University of Washington	221	1,015,250
Oregon State University	216	1,042,000
*Testing Institute of Alaska	199	1,085,250
Western Washington University	188	738,400
*Alaska Pacific University	176	615,150
*Alaska Vocational-Technical Center	171	504,200
Brigham Young University (UT)	166	572,600
*Tanana Valley Community College	157	545,800
*Gordon Aviation, Inc.	149	855,050
International Air Academy (WA)	135	521,550
*Sheldon Jackson College	135	470,650
Arizona State University	134	677,500
*Alaska Business College	131	753,900
Washington State University	122	591,750
*Matanuska-Susitna Community College	111	468,100
University of Puget Sound (WA)	108	572,000
*North Pacific Business Institute	102	556,200
University of Hawaii, Manoa	102	372,650
Gonzaga University (WA)	93	527,650
Willamette University (OR)	91	476,050
University of Idaho	91	358,450
Northern Arizona University	90	375,900
Pacific Lutheran University (WA)	89	439,350
*Wilbur's Flight Operation	88	497,650
Central Washington University	87	413,150
University of Arizona	82	358,850
Seattle Pacific University (WA)	80	354,300
Montana State University	78	267,350
University of Hawaii, Hilo	77	241,750
*Aero Tech Flight School	73	405,700
*Fort Richardson Flying Club	68	376,850
Lewis and Clark College (OR)	68	336,900
Seattle University (WA)	62	287,350
*Trend Setters School of Beauty	61	319,000

*Alaskan Schools

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TABLE 17
(Continued)

Institution	1983-84	
	No.	Amount
American Diesel and Automotive School (CO)	59	\$ 298,800
University of Montana	59	221,100
Highline Community College (WA)	59	196,800
Colorado State University	58	305,350
University of Colorado, Boulder	56	291,000
Linfield College (OR)	56	276,350
*World Security Police Academy	56	174,350
Eastern Washington University	55	243,800
*Hutchison Career Center	50	180,500

*Alaskan School